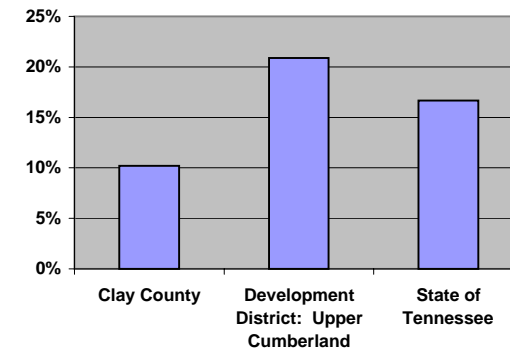


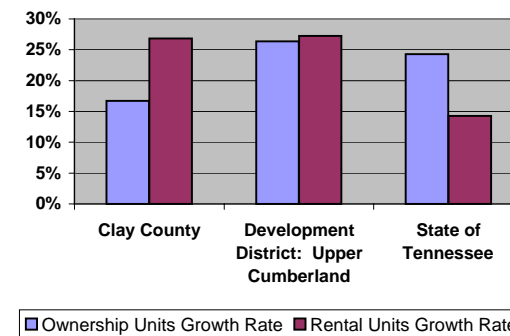
## Population and Housing Market Profiles: Clay County

	Clay County	Development District: Upper Cumberland	State of Tennessee
<b>POPULATION</b>			
<i>Census 2000 Population</i>	7,976	304,998	5,689,283
<i>1990-2000 Population Growth Rate</i>	10.2%	20.9%	16.7%
<b>MINORITY POPULATION</b>			
<b>African American population</b>			
<i>Census 2000</i>	137	4,251	953,349
<i>1990-2000 Growth Rate</i>	18.1%	21.9%	22.5%
<b>Asian &amp; Pacific Islander population</b>			
<i>Census 2000</i>	26	1,628	73,505
<i>1990-2000 Growth Rate</i>	766.7%	118.5%	130.9%
<b>Hispanic population</b>			
<i>Census 2000</i>	108	6,416	123,838
<i>1990-2000 Growth Rate</i>	300.0%	455.0%	278.2%
<b>HOUSING UNITS &amp; VACANCY</b>			
<b>Ownership Units</b>			
<i>Census 2000</i>	2,708	93,047	1,561,363
<i>Ownership Units Growth Rate</i>	16.7%	26.4%	24.3%
<i>Owner Market Vacancy rates</i>	2.5	1.1 to 3	2.0
<b>Rental Units</b>			
<i>Census 2000</i>	671	29,431	671,542
<i>Rental Units Growth Rate</i>	26.8%	27.3%	14.3%
<i>Renter Market Vacancy rates</i>	10.5	5 to 12.5	8.8
<b>AGE OF HOUSING STOCK</b>			
<i>Percent of units built before 1960</i>	23.7%	20.3%	25.4%
<i>Percent of units built after 1990</i>	23.3%	27.8%	23.5%

**1990-2000 Population Growth Rate**

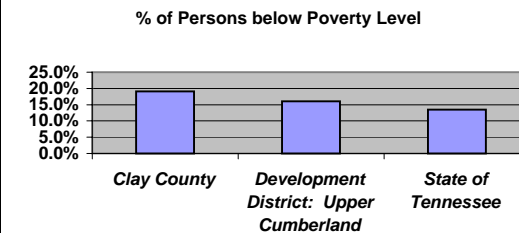
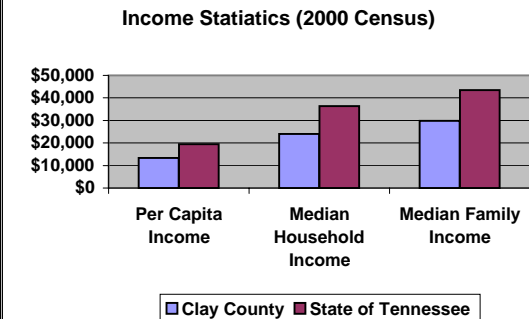
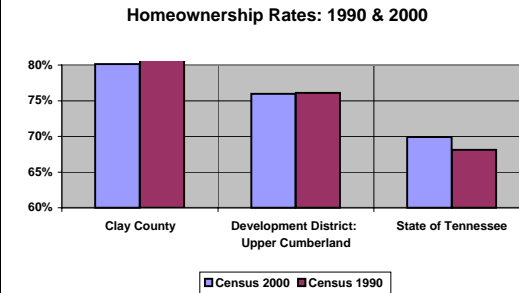


**HOUSING UNITS GROWTH RATE**



## Population and Housing Market Profiles: Clay County

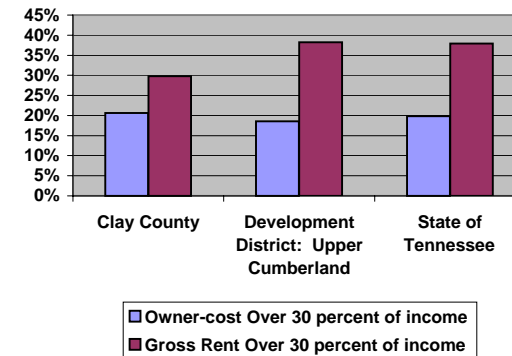
	Clay County	Development District: Upper Cumberland	State of Tennessee
<b>HOME OWNERSHIP RATES</b>			
<i>Census 2000</i>	80.1%	76.0%	69.9%
<i>Census 1990</i>	81.4%	76.1%	68.1%
<b>MINORITY HOMEOWNERSHIP RATES</b>			
<b>African American</b>			
<i>Census 2000</i>	79.2%	57.9%	50.5%
<i>Census 1990</i>	88.7%	63.0%	47.3%
<b>Asian &amp; Pacific Islander</b>			
<i>Census 2000</i>	57.1%	43.1%	50.3%
<i>Census 1990</i>	#DIV/0!	33.2%	45.1%
<b>Hispanic</b>			
<i>Census 2000</i>	50.0%	33.5%	35.8%
<i>Census 1990</i>	66.7%	52.9%	48.6%
<b>1999 Income (2000 Census)</b>			
<i>Per Capita Income</i>	\$13,320	\$12,999 to \$17,497	\$19,393
<i>Median Household Income</i>	\$23,958	\$23,238 to \$35,625	\$36,360
<i>Median Family Income</i>	\$29,784	\$28,856 to \$41,645	\$43,517
<b>Income Growth during the 1990s</b>			
<i>Per Capita Income</i>	52%	N/A	58%
<i>Median Household Income</i>	35%	N/A	47%
<i>Median Family Income</i>	40%	N/A	47%
<b>Poverty Status in 2000</b>			
<i>Persons below Poverty Level</i>	1,504	47,840	746,789
<i>Families below Poverty Level</i>	333	10,519	160,717
<i>% of Persons below Poverty Level</i>	19.1%	16.0%	13.5%



### Population and Housing Market Profiles: Clay County

	Clay County	Development District: Upper Cumberland	State of Tennessee
<b>Home Values &amp; Owner Cost Burden</b>			
2000 median home value	\$56,400	\$55,800 to \$92,600	\$93,000
1990-00 increase in home value	53.7%	N/A	60.3%
Owner-cost Over 30 percent of income	20.6%	18.6%	19.9%
Owner-cost Over 36 percent of income	15.3%	13.8%	14.5%
<b>Gross Rent &amp; Rent Burden</b>			
2000 median Gross Rent	\$252	\$241 to \$441	\$505
1990-00 increase in Gross Rent	17.2%	N/A	41.5%
Gross Rent Over 30 percent of income	29.8%	38.2%	37.9%
Gross Rent Over 36 percent of income	25.1%	31.2%	30.2%
<b>Units with Other Housing Problems</b>			
Lacking complete plumbing facilities	60	1,114	14,340
Lacking complete kitchen facilities	28	966	13,324
Over crowding (over 1 person per room)	39	2,567	61,191
<b>House Heating Fuel Used in 2000</b>			
Electricity	61.2%	46.9%	52.1%
Utility Gas	2.5%	31.7%	36.0%
Bottled or LP Gas	18.7%	13.1%	7.2%
<b>Recent Movers (2000 Census)</b>			
Moved into the unit in 1999 or later	14.5%	18.7%	20.7%
Moved into the unit in 1995 or later	38.6%	46.5%	49.6%
Moved into the unit in 1990 or later	56.8%	63.3%	65.7%
<b>Mobile Home Units (2000 Census)</b>			
	1,214	26,363	268,876

Housing Cost Burden in 2000



House Heating Fuel Used

